

UNITED STATES BANKRUPTCY COURT
Eastern District Of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102

Certificate of Notice Pg 1 of 4

B18J(2/06)

CASE NO.: 11-50228
Judge: Charles E. Rendlen III

IN RE: Debtor(s)
Ronell Rischard Williams
xxx-xx-8260
5962 Garfield Ave
Saint Louis, MO 63134

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/9/12



U. S. Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
Eastern District of MissouriIn re:
Ronell Rischard Williams
DebtorCase No. 11-50228-cer
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0865-4

User: lema
Form ID: bl8jPage 1 of 2
Total Noticed: 19

Date Rcvd: Jan 09, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2012.

db +Ronell Rischard Williams, 5962 Garfield Ave, Saint Louis, MO 63134-2304
 8681955 +Afni, Inc., Attn: Bankruptcy, Po Box 3037, Bloomington, IL 61702-3037
 8681957 +Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 8681958 +Colonial Svc, 442 North 4th St, St Louis, MO 63102-2602
 8681959 +Consumer Adj, 12855 Tesson Ferry Rd, Saint Louis, MO 63128-2911
 8681960 +Consumer Adjustment Co, 12855 Tesson Ferry Rd, Saint Louis, MO 63128-2911
 8681962 +Debbie and John Stein, 5962 Garfield Avenue, Berkeley, MO 63134-2304
 8681964 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
 8681966 +Fed Loan Servicing, 5962 Garfield Avenue, Berkeley, MO 63134-2304
 8681967 +Kramer&Frank, 9666 Olive Blvd, St Louis, MO 63132-3013
 8681968 +Nco Fin/55, Pob 15270, Wilmington, DE 19850-5270
 8681970 +Senex Services Corp, Attn: Bankruptcy, Po Box 90199, Indianapolis, IN 46290-0199

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8681954 +E-mail/Text: jhill@arcl.biz Jan 10 2012 02:10:02 Account Resolution Cor,
 17600 Chesterfield Airpo, Chesterfield, MO 63005-1246
 8718111 +EDI: ATLASACQU.COM Jan 10 2012 01:48:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 8681956 +E-mail/Text: cindy.morgan@capiopartners.com Jan 10 2012 02:09:27 Capi Partners Llc,
 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481
 8681960 +EDI: CACINC.COM Jan 10 2012 01:48:00 Consumer Adjustment Co, 12855 Tesson Ferry Rd,
 Saint Louis, MO 63128-2911
 8681961 +EDI: CREDPROT.COM Jan 10 2012 01:48:00 Crd Prt Asso, Attn: Bankruptcy, Po Box 802068,
 Dallas, TX 75380-2068
 8681963 +E-mail/Text: bknotice@erccollections.com Jan 10 2012 02:10:03 Enhanced Recovery Corp,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 8681969 +E-mail/Text: cmcsmi@cmcs.com Jan 10 2012 02:10:03 Premium Collections Se,
 822 E Grand River Rd, Brighton, MI 48116-1802
 8681971 +EDI: AFNIVZWIRE.COM Jan 10 2012 01:48:00 Verizon, Verizon Wireless Department/Attn: Bankru,
 Po Box 3397, Bloomington, IL 61702-3397

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
 8681965* +Fed Loan Serv, Pob 69184, Harrisburg, PA 17106-9184

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2012

Signature:



District/off: 0865-4

User: lema
Form ID: b18j

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Total Noticed: 19

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2012 at the address(es) listed below:

Jason Aaron Cook on behalf of Debtor Ronell Williams bankruptcysl@ghafoorcook.com
Office of U.S. Trustee USTPRegion13.SL.ECF@USDOJ.gov
Stuart Jay Radloff sradloff@sbcglobal.net, MO45@ecfcbis.com

TOTAL: 3